"I had six jobs, but all I was doing was paying off the interest on my debts. When I called CAP, the burden just lifted – I knew I was going to get the support I needed."

Maxine, Birmingham

"Debt caused our relationship to break down. CAP was like a ray of light, and life has gone from strength to strength since we contacted them."

Steve & Tessa, York

"From the moment CAP got involved, everything changed. We were given a budget which meant I could suddenly do all the things that a parent is meant to do for their child."

Sarah, Bracknell

CALL FREE ON **0800 328 0006**
Calls are free from landlines and mobiles in the UK

Weighed down by debt?

"CAP are unsurpassed when it comes to the debt help they give people across the country."

Martin Lewis,
Money Saving Expert

Whatever the situation you are facing, there is hope. As a charity, we offer a completely free service to help you lift the burden of debt.

So give us a call today and start your journey towards debt freedom.

christians against poverty
CAP debt help

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Product Code: 100914v1

capdebthelp.org

Registered Office: Jubilee Mill, North Street, Bradford, BD1 4EW **e** info@capuk.org. **t** 01274 760720. Charity Registered No: 1097217 (England & Wales), SC038776 (Scotland). Company Limited by Guarantee, Registered in England and Wales No: 4655175. CAP is authorised and regulated by the Financial Conduct Authority. Registration No. 413528.

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Free debt counselling in your community from an award winning charity

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christians against poverty
CAP debt help

Lifting people out of debt and poverty

CALL FREE ON **0800 328 0006**

Calls are free from landlines and mobiles in the UK

If you are feeling weighed down by debt, then we can help. You may think your situation is impossible, but there is hope. Our friendly team will give you a listening ear in the privacy of your own home and provide a practical solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands in situations like yours through our professional service offered by over 300 CAP Debt Centres. **So why don't you ring us today and begin your journey to becoming debt free?**

Does it cost anything?

No. Our service is completely free. We are able to provide a totally free service because CAP is a charity and receives donations from churches and individuals who want to help people.

Will my creditors cooperate with you?

Yes. We have worked with over 1,000 companies within the finance industry and we are well respected. This means that councils, utilities and mortgage companies work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.

Is CAP just for Christians?

No. CAP will help anyone regardless of their religious beliefs. We monitor our services to ensure that everybody receives the same caring service regardless of race, nationality, religion, age, gender, marital status, sexual orientation, or disability.

Making the first call can be hard but the sooner you ring, the sooner you will have peace of mind.

Questions?
Ask us on webchat:
capdebthelp.org

1

Home visits

After you call CAP, a Debt Coach from a local CAP Debt Centre will visit you in your own home.

2

An effective budget

Our trained debt counsellors will work out a realistic budget that prioritises your essential bills. We will negotiate affordable payments with each creditor and attempt to stop unfair interest and charges where possible. Your local Debt Coach will then explain the budget and the payments you will need to make.

3

CAP Plan

In most cases, a CAP Plan is set up for you. You will need to make one weekly or monthly payment into your CAP Plan to cover your debts and also bills if appropriate. CAP will then distribute this on your behalf. You can also build up savings through your CAP Plan.

4

Severe debt

If you are in severe debt, then we can walk you through insolvency options, such as petitioning for bankruptcy. We can help you to fill out the forms and even attend court with you.

5

Debt free

You can use your CAP Plan to pay your bills and debt repayments until you are debt free.